



安盛

SMARTCARE ESSENTIAL INPATIENT ONLY PLAN

Making Things Happen



Product Manual

In 2025, AXA Group was ranked 103st in Fortune Global 500 ¹

Business network
now covers
50
countries and regions
around the world

Serving the world's
about
95
million customers

154,000
employees

¹ Based on the data published by Fortune in 2025.

Premium

Age \ Plan	Essential IP only Plan	
	Inpatient Nil Deductible	Inpatient 15,000 Deductible
0	3,258	1,792
10	2,414	1,328
20	2,387	1,313
30	2,811	1,546
40	4,452	2,449
50	7,381	4,060
60	13,439	7,391

*Currency: RMB (Yuan)

Notes:

- Non Beijing new policy rate shown in the table.
If you want to know the Beijing rate, please consult your insurance consultant.
- The initial enrollment Age of the Main Insured shall be Adjust to 6 to 65 years old.
Where the spouse and the child/children are Dependent Insureds, the initial enrollment age of the spouse shall be 18 to 65 years and that of the child/children shall be 15 days after birth to 18 years old (Age Last Birthday).
- The above rate display is for reference only. The final premium shall be subject to our underwriting Decision Notice.

This quotation is valid from Nov 01st, 2025 to Oct 31st, 2026.

Benefits Schedule of Smartcare Essential IP Only Plan

with policy effective from November 1, 2025

RMB (YUAN)

Annual Maximum Per Insured	8,000,000
Area of Cover	Mainland China(ex. HK, Macau, Taiwan)
Hospitals covered	General/VIP/International Department of Mainland China's Grade II and above * and Extended Hospitals approved by the Insurer*
Waiting Period (Not Applicable to Accidents or Continuous and Uninterrupted Policies)	30 days
Hospitalization & Daycare Benefit Deductible Per Policy Year	Nil / 15,000
Part 1: Hospitalization & Daycare Benefit	
1. Daily Room & Board Limit Per Day	Standard Private Room in Mainland China's Grade II and above public hospital*-Full Coverage Extended Hospitals approved by the Insurer- Room & Board Limit (please refer to the notes*)
2. Immediate Family Accommodation **(Max 90 days per disability)	Up to RMB 800 per night
3. Intensive Care Unit	Full Coverage
4. Hospital Miscellaneous Expenses (Prescription drugs, inpatient diagnostic procedures, nursing, operating theatre fees)	
5. Ambulance Service	
6. Inpatient Physiotherapy**, Surgeon's Fee, Anesthetist's Fee, Inpatient Physician's Visit	
7. Rehabilitation treatment**: Up to 28 days per policy year	
8. Public Hospitals allowance of Mainland China (limited to Inpatient in General Department, Up to 7 days per admission, Up to 30 days per policy year)	RMB 500 per day
Part 2: Special Outpatient Benefit	
1. Pre-hospitalization or Pre-daycare Specialist Consultation and Diagnostic Services (Up to 30 days before admission)	Full Coverage
2. Post-hospitalization or Post-daycare Treatment (Within 30 days immediately following the date of the last discharge from hospital)	
3. Cancer Treatment ,Outpatient Kidney Dialysis and anti-rejection treatment after organ transplant as an Outpatient	
4. Outpatient Emergency Dental Treatment (Due to accidents only)	
5. Outpatient Emergency Treatment (Due to accidents only)	
6. Outpatient Surgery	
Part 3: Major Organ Transplant ##	
Part 4: Artificial Prosthesis (Surgical Implants) **	
Part 5: Durable medical equipment (Annual limit per policy year)	
3,000	
Part 6: Emergency Assistance Service and Benefits	
1. Emergency Medical Attention, Telephone Medical Advice, Evaluation and Referral Appointment	Full Coverage
2. Emergency Medical Evacuation	
3. Repatriation After Treatment	
4. Repatriation of Mortal Remains/Ashes	
Part 7: Online consultation and medicine at specified Internet Hospital (Applicable to the insured aged 6 to 65 years old ONLY, No chronic disease, No Waiting Period applied)	Unlimited consultation visits; Medicine 80% Covered, Annual medicine limit RMB 2,000, up to 2 reimbursement per month and up to RMB 200 per reimbursement

Notes:

- All expenses must be reasonable, necessary and customary.
- For direct billing service, you are obligated to accept the final adjustment in charges and actions if there is any miscalculation or uncovered item according to the terms and conditions of the Policy.
- The coverage of each insurance benefit shall not exceed insurance amount specified in the Benefits Schedule and the total coverage of all benefits shall not exceed RMB 8 million.
- A Grade II and above public hospital licensed by Ministry of Health of the People's Republic of China in which it is located as a medical and surgical Hospital for the care and Treatment of sick and injured persons as bed-paying patients, and which provides a full range of facilities for diagnosis, treatment and surgery, is supervised by a full-time staff of physicians at all times.
- *Please scan the QR code below to get the list of Extended Hospitals approved by the Insurer. The Daily Room & Board Limit of Hebei Yi Zhou Cancer Hospital and Shang Hai Proton heavy ion Hospital is up to RMB1,500 per day. Proton and heavy ion therapy must be pre-approved by the insurer and proceeded in Appointed Hospitals. The Extended Hospitals list above will be updated timely if it has changes and the latest list is available at www.axa.cn.
- ** Must be recommended or referred by the attending physician.
- ## Include all expenses of operating theatre & materials, anesthetists, surgeon and hospital service relating to the organ transplantation.
7. For the insured who have no claim record in recent 1 year, the renewal discount can be 5%.
8. For complete insurance coverage and exclusion, etc., please refer to the terms and conditions of insurance policy and the terms and conditions shall prevail.



Extended Hospitals

Product Features

Insurance benefits include but not limit to in-patient, surgery, critical illness out-patient treatment, worldwide emergency assistance, etc. No restrictions on drugs and hospitals out of local social insurance scope.

An easy access to extensive hospital network that covers 280 cities and 31 provinces throughout China, **especially expand to 200+ Private hospital**, so as to provide you the appropriate doctor and treatment plan.

Direct-billing service available at over 1,000 hospitals in China, mainly are renowned public hospitals VIP wards, to save your precious time for claim process. *

Exclusive health information helping line, 7*24hr to answer your questions and provide you the quality experience.

Policy insured by AXA Tianping P&C insurance Co., Ltd, one of the leading foreign capital general insurance company in China and member of AXA GROUP.

Fully cover for cancer treatment ,outpatient kidney dialysis and anti-rejection treatment after organ transplant as an outpatient.

Drugs purchased outside the hospital shall comply with the claim assessment rules.

* Please refer your claim guide for more details about the direct billing service.

Value-added Services



Online family doctor



Psychological counseling



Outpatient coordination



Outpatient & Inpatient Escort



Expedited Hospital Examination Service for Critical Illnesses



Non-critical illness Second Medical Opinion



Multi-Disciplinary Treatment Service for Critical Illnesses



Hospitalization coordination and subsidies for medical treatment for CI in other places



Exclusive nursing service in hospital



Discharge Transportation Service



Subsidies of transportation expenses of return journey for non-critical illness



Home Care of Post-Hospitalization (more optional items)

This material is for reference only. Please pay attention to the application notice, service instruction manuals, and important matters such as exclusion clause. For complete insurance coverage and exclusion, etc., please refer to the terms and conditions of insurance policy and the terms and conditions shall prevail.